

State: District of Columbia **First Filing Company:** American Home Assurance Company, ...
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess
Product Name: Commercial Umbrella Liability Policy with CrisisResponse® - Umbrella Prime 0019-0008-0010
Project Name/Number: Commercial Umbrella Liability Policy with CrisisResponse® - Umbrella Prime/AIG-15-CU-11

Filing at a Glance

Companies: American Home Assurance Company
Commerce and Industry Insurance Company
Granite State Insurance Company
Illinois National Insurance Co.
National Union Fire Insurance Company of Pittsburgh, Pa.
New Hampshire Insurance Company
The Insurance Company of the State of Pennsylvania
AIG Assurance Company
AIG Property Casualty Company

Product Name: Commercial Umbrella Liability Policy with CrisisResponse® - Umbrella Prime 0019-0008-0010

State: District of Columbia

TOI: 17.0 Other Liability-Occ/Claims Made

Sub-TOI: 17.0020 Commercial Umbrella and Excess

Filing Type: Form

Date Submitted: 09/01/2015

SERFF Tr Num: AGNY-130226599

SERFF Status: Assigned

State Tr Num:

State Status:

Co Tr Num: AIG-15-CU-11

Effective Date: On Approval

Requested (New):

Effective Date: On Approval

Requested (Renewal):

Author(s): Micaah Morris

Reviewer(s): Angela King (primary)

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State: District of Columbia **First Filing Company:** American Home Assurance Company, ...
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General Information

Project Name: Commercial Umbrella Liability Policy with CrisisResponse® - Umbrella Prime	Status of Filing in Domicile: Pending
Project Number: AIG-15-CU-11	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 09/02/2015	
State Status Changed:	Deemer Date:
Created By: Micaah Morris	Submitted By: Micaah Morris
Corresponding Filing Tracking Number:	

Filing Description:

The referenced companies submit for your review two (2) new forms: Commercial General Liability Limitation Endorsement 119621 (08/15) and Financial Institutions Exclusion Endorsement 119639 (08/15) to be used with their Commercial Umbrella Liability Policy with CrisisResponse® - Form No. 80517 (05/06) currently on file with your Department under our filing number: AIC-06-CU-04.

Please refer to the attached Forms Listing for information about the new forms included in this submission.

Your favorable consideration and approval are respectfully requested.

Company and Contact

Filing Contact Information

Micaah Morris, Filings Analyst	micaah.morris@aig.com
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Brooklyn, NY 11201	718-250-1779 [FAX]

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Filing Company Information

American Home Assurance Company	CoCode: 19380	State of Domicile: New York
175 Water Street	Group Code: 12	Company Type:
New York, NY 10038	Group Name:	State ID Number:
(212) 458-5000 ext. [Phone]	FEIN Number: 13-5124990	

Commerce and Industry Insurance Company	CoCode: 19410	State of Domicile: New York
175 Water Street	Group Code: 12	Company Type:
New York, NY 10038	Group Name:	State ID Number:
(212) 458-5000 ext. [Phone]	FEIN Number: 13-1938623	

Granite State Insurance Company	CoCode: 23809	State of Domicile: Illinois
175 Water Street	Group Code: 12	Company Type:
New York, NY 10038	Group Name:	State ID Number:
(212) 458-5000 ext. [Phone]	FEIN Number: 02-0140690	

Illinois National Insurance Co.	CoCode: 23817	State of Domicile: Illinois
175 Water Street	Group Code: 12	Company Type:
New York, NY 10038	Group Name:	State ID Number:
(212) 458-5000 ext. [Phone]	FEIN Number: 37-0344310	

National Union Fire Insurance Company of Pittsburgh, Pa.	CoCode: 19445	State of Domicile: Pennsylvania
175 Water Street	Group Code: 12	Company Type:
New York, NY 10038	Group Name:	State ID Number:
(212) 458-5000 ext. [Phone]	FEIN Number: 25-0687550	

New Hampshire Insurance Company	CoCode: 23841	State of Domicile: Illinois
175 Water Street	Group Code: 12	Company Type:
New York, NY 10038	Group Name: AIG	State ID Number:
(212) 458-5000 ext. [Phone]	FEIN Number: 02-0172170	

The Insurance Company of the State of Pennsylvania	CoCode: 19429	State of Domicile: Pennsylvania
175 Water Street	Group Code: 12	Company Type:
New York, NY 10038	Group Name:	State ID Number:
(212) 458-5000 ext. [Phone]	FEIN Number: 13-5540698	

AIG Assurance Company	CoCode: 40258	State of Domicile: Pennsylvania
175 Water Street	Group Code: 12	Company Type:
New York, NY 10038	Group Name: AIG	

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(212) 458-5000 ext. [Phone]	FEIN Number: 02-6008643	State ID Number:
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AIG Property Casualty Company	CoCode: 19402	State of Domicile:
175 Water Street	Group Code: 12	Pennsylvania
New York, NY 10038	Group Name: AIG	Company Type:
(212) 458-5000 ext. [Phone]	FEIN Number: 25-1118791	State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	District of Columbia	First Filing Company:	American Home Assurance Company, ...
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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Commercial General Liability Limitation Endorsement	119621	(08/15)	END	New		0.000	CGL Limitation Endorsement 6-15-15.pdf
2		Financial Institutions Exclusion Endorsement	119639	(08/15)	END	New		0.000	Financial Institutions Exclusion End (del auto etc) Unigroup.11 UP.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

Endorsement #

This endorsement effective 12:01 a.m.

forms a part of

Policy No.

issued to

By:

Commercial Umbrella Liability Policy with CrisisResponse®

Commercial General Liability Limitation Endorsement

This policy is amended as follows:

Section V. EXCLUSIONS is amended to include the following additional exclusion:

Commercial General Liability

This insurance does not apply to Commercial General Liability, as respects to: _____

However, if insurance for Commercial General Liability is provided by a policy listed in **Scheduled Underlying Insurance**:

1. This exclusion shall not apply; and
2. Coverage under this policy will follow the terms, definitions, conditions and exclusions of **Scheduled Underlying Insurance**, subject to the **Policy Period**, Limits of Insurance, premium and all other terms, definitions, conditions and exclusions of this policy. Provided, however, that coverage provided by this policy will be no broader than the coverage provided by **Scheduled Underlying Insurance**.

All other terms, definitions, conditions, and exclusions of this policy remain unchanged.

Authorized Representative or
Countersignature (Where Applicable)

Endorsement #

This endorsement effective 12:01 a.m.

forms a part of

Policy No.

issued to

By:

Commercial Umbrella Liability Policy with CrisisResponse®

Financial Institutions Exclusion Endorsement

This policy is amended as follows:

Section V. EXCLUSIONS, Paragraph A. is deleted in its entirety and replaced by the following:

This insurance does not apply to:

Bodily Injury or Property Damage arising out of the ownership, maintenance, operation, use, loading or unloading of any:

1. aircraft, watercraft, or railroad vehicle in which the **Insured** has any financial interest.
2. aircraft, watercraft, or railroad vehicle owned by the **Insured** or rented to the **Insured** without a crew;
3. off-lease aircraft, watercraft, or railroad vehicle; or
4. aircraft, watercraft, or railroad vehicle repossessed by the **Insured**;

Section V. EXCLUSIONS is amended to include the following additional exclusion:

This insurance does not apply to:

1. **Bodily Injury or Property Damage** to or arising out of any property held by or in the care, custody or control of the **Insured** while the **Insured** is acting in any **Fiduciary Capacity**;
2. **Property Damage** to money; currency; coin; bank notes; Federal Reserve notes; postage and revenue stamps; savings stamps; savings bonds; bullion; precious metals of all kinds and in any form; articles made from such precious metals; jewelry; watches; necklaces; bracelets; gems; precious and semi-precious stones; bonds; securities; evidences of debts; debentures; script; certificates; receipts; warrant rights; transfers; coupons; drafts; bills of exchange; acceptances; notes; checks; withdrawal orders; money orders; travelers checks; letters of credit; bills of lading; abstracts of title; insurance policies and assignments of such policies; deeds; mortgages upon real estate and/or upon chattels and upon interests therein and assignments of such mortgages and instruments; other valuable papers and documents and all other instruments similar to or in the nature of the foregoing; or

3. Any damages arising out of any act, error, mistake or omission of any **Insured** or any agent or sub-agent of any **Insured** while acting in any **Fiduciary Capacity**.

Section VII. DEFINITIONS is amended to include the following additional definition:

Fiduciary Capacity means, but is not limited to, the following:

1. Administrator; executor; trustee under will or personal trust agreement; committee for incompetents; guardian; any agent or sub-agent for any of the foregoing; custodian of securities; manager of real or personal property; or
2. Interest or divided disbursing agent; paying agent; fiscal agent; transfer agent; Registrar; agent for voting trustee; warrant agent; depository; agent or committee of holders of stock or securities; escrow agent; trustee under bond indenture; sinking fund agent; receiver or trustee appointed by any court in receivership, bankruptcy or re-organization proceedings; or any similar trust or representative capacity.

All other terms, definitions, conditions, and exclusions of this policy remain unchanged.

Authorized Representative or
Countersignature (Where Applicable)

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Supporting Document Schedules

Satisfied - Item:	Readability Certificate
Comments:	56.3 and 65.1
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Forms Listing
Comments:	
Attachment(s):	Form Listing.pdf
Item Status:	
Status Date:	

Forms Listing

	Form Title	Form No.	Form Type	New or Replacement	Form No. Being Replaced	Mandatory or Optional	Restricts, Broadens or Other	Rate or Premium Impact	Description of Form
1	Commercial General Liability Limitation Endorsement	119621 (08/15)	Endorsement	New	n/a	Optional	Restricts	No	The form excludes GL coverage for a specified entity, but only to the extent that GL coverage is provided by a policy listed in the Schedule of U/L. If it is scheduled then coverage is provided by the Umbrella policy subject to the T&C's of the scheduled policy and the T&C's of the umbrella policy. Can be used to narrow the focus of Commercial General Liability Limitation Endorsement to a specific entity, subsidiary or part of the insured's operation.
2	Financial Institutions Exclusion Endorsement	119639 (08/15)	Endorsement	New	n/a	Optional	Broadens	No	The form excludes liability related to aircraft, watercraft, railroad vehicles.

A = Application
 D = Declarations
 E = Endorsement
 P = Policy
 O = Other (Please explain)

Yes or No